



COMMON FEATURES

Limits and fees - The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account:

PRODUCT	FEE
ACH (Automated Clearing House) Notice of Change	\$10.00 per item
ATM (Automated Teller Machine) Daily Withdrawal Limit	You may use your free Consumer MasterCard Debit Card or free Consumer ATM Card to withdraw funds from any ATM unlimited times each calendar day subject to a daily withdrawal limit of \$500.00.
ATM Transaction Fee Refunds	You may be refunded up to \$3.00 per transaction at domestic ATMs up to a maximum of \$10.00 each statement cycle.
Automatic transfer fee	A \$5.00 fee will be assessed on each automatic transfer of funds from one Carolina Premier Bank account to another. A fee will not be assessed on a customer initiated request processed through online banking, via telephone banking, mobile banking, or in person at the bank.
Business Audit Confirmation or Verification of Deposit	\$10.00
Check Printing	Varies based on style
Chargebacks (Deposited items returned or ACH returned items)	\$10.00
Collection Fee (Delinquent Accounts)	\$25
Collection Items (United States and Canadian)	1/10% of face amount, minimum of \$20.00 per item
Coin Orders and Deposits	\$0.15 per roll
Commercial Analysis Fees Monthly Maintenance Fee \$12.00 Check Fee \$0.15 Deposit Fee \$0.35 Items Deposited Fee \$0.10 ACH Debit or Credit Fee \$0.08 Monthly Remote Deposit Capture Fee \$35.00 Monthly ACH batch Processing Fee \$35.00	Analysis fees may be offset by an earnings credit on the collected deposit balance, based on the Federal Funds Rate 91-day Treasury Bill rate for the current month.
Counter Checks	\$2.00 per check
Currency Orders and Deposits	\$0.25 per strap
Deposit Bags (Disposable)	\$0.25 per bag
Deposit Bags (Locking)	\$25.00 per bag
Deposit Bags (Zippered)	\$3.00 per bag
Deposit Corrections	\$5.00
Dormant Account Fee	\$10.00. Fee will be assessed monthly after 24 months of inactivity on a savings account or 12 months of inactivity on a checking account. The fee applies if the balance in the account is less than \$500.00. Inactivity means there has been no customer initiated activity on the account, either by deposit, withdrawal or transfer.
Early Account Closing Fee	\$25.00



Accounts closed within the first 180 days	
Excessive Account Debits or Withdrawals	\$5.00 per item Money Market and Savings accounts are limited by Regulation to six debits or withdrawals per statement cycle or month.
Foreign Currency Overnight Shipping Fee	\$35.00
HSA (Health Savings Account) Debit Card Daily Transaction Limit	You may use your HSA Debit Card unlimited times per calendar day up to the daily transaction limit of \$1,500.00. Your HSA Debit Card may be used to make qualified covered medical expenses, as determined by the Internal Revenue Service (IRS). Non-qualified expenses must be reported to the IRS. All merchants may not accept your HSA Debit Card.
Interim Statements	With items - \$10 Without items - \$5
IRA (Individual Retirement Account) Annual Maintenance Fee	\$10
IRA (Individual Retirement Account) Transfer Out Fee	\$50
Legal Fee	\$75 Additional research fees may apply.
MasterCard Debit Card POS (Point-of-Sale) Daily Transaction Limit	You may use your MasterCard Debit Card to withdraw funds from any Point of Sale device unlimited times each calendar day subject to a daily limitation of \$750.00.
Mobile fees for all Consumer Checking accounts Please check with your wireless provider about carrier and web access charges	The separate Mobile Banking Agreements you viewed at the time of enrollment, and accepted at the time of deposit, provides additional terms and limitations, including fees, if any. Daily deposit limits may be increased upon your request and approval by Bank.
Mobile fees for Small Business Checking account Please check with your wireless provider about carrier and web access charges	The first five acceptable checks deposited via Mobile Capture each statement cycle are at no fee. Additional deposits will incur a fee of \$1.00 per deposited item. All deposits subject to review and approval, and are subject to daily limits. Daily deposit limits may be increased upon your request and approval by Bank.
Mobile fees for Small Business Premier Checking account Please check with your wireless provider about carrier and web access charges	The first fifteen acceptable checks deposited via Mobile Capture each statement cycle are at no fee. Additional deposits will incur a fee of \$1.00 per deposited item. All deposits subject to review and approval, and are subject to daily limits. Daily deposit limits may be increased upon your request and approval by Bank.
Mobile fees for Business Analysis Checking account Please check with your wireless provider about carrier and web access charges	Unlimited acceptable checks deposited via Mobile Deposit Capture, with standard deposit analysis fees applying. All deposits subject to review and approval, and are subject to daily limits. Daily deposit limits may be increased upon your request and approval by Bank.
MSB (Money Services Business) Monthly Fee	Upon account opening approval, you will be assessed a \$250.00 Monthly Maintenance Fee each month
Notary Service	Customer: Free Non-Customer: \$5
Official Check Fee	Customer: \$5.00 per check Non-Customers: \$10 per check
NSF (Non-Sufficient Funds) Items Returned Checks	\$32.00 per item This fee applies to items not paid that are created by check, in person withdrawal, ATM withdrawal, ACH transactions or other electronic means
Overdraft	\$32.00 per item This fee applies to overdrafts created by check, in person withdrawal, ATM withdrawal, ACH transactions or other electronic means.
Photocopying	\$3.00 per copy



Receipt and processing of a Garnishment, Levy or Subpoena	\$75.00
Reloadable Pre-paid Debit Card Monthly Maintenance Fee	\$3.00 Other transaction fees may be assessed and are detailed in the terms and conditions for the pre-paid cards.
Re-print Statement	\$ 10.00 per statement
Replacement ATM or Debit Card	\$5.00 per card
Research Fee	\$50 per hour Research Fee charged in 1/2 hour increments Document copies - \$2.00 per page Postage and Delivery - Actual Cost
Returned Items with Special Instructions	\$ 10.00 per item
Returned Mail	\$5.00 per statement
Telephone Transfer request (made to a bank professional)	A \$5 fee will be assessed for each transfer requested over the telephone to a banking professional. Telephone transfers initiated via automated telephone banking will not incur a fee.
Stop Payment	\$32 for checks, recurring debit card transactions and ACH transactions.
Safe Deposit Box	Varies by size Additional Fees: Lost Keys -\$75.00 Drilling Box - \$275
Trust Account/Conservator Accounts Annual Fee	\$30.00
Uncollected Funds Balance	Prime Rate + 3%
Visa Gift Cards	\$2.00 per card
Wire Transfer (Incoming Domestic or International)	\$15
Wire Transfer (Outgoing)	Domestic - \$25 International - \$45